

Fill in this information to identify the case:

Debtor 1 Charles L. Smith

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of MICHIGAN  
(State)

Case number 18-21908-dob

## Official Form 410S2

### Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATION, Court claim no. (if known) 8-1

Last four digits of any number you use to identify the debtor's account: XXXXXX4484

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice:

#### Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges		(1) \$ 0.00
2. Non-sufficient funds (NSF) fees		(2) \$ 0.00
3. Attorney fees	<u>10/23/2018</u>	(3) \$ 250.00
4. Filing fees and court costs		(4) \$ 0.00
5. Bankruptcy/Proof of claim fees	<u>12/10/2018, 10/25/2018</u>	(5) \$ 650.00
6. Appraisal/Broker's price opinion fees		(6) \$ 0.00
7. Property inspection fees		(7) \$ 0.00
8. Tax advances (non-escrow)		(8) \$ 0.00
9. Insurance advances (non-escrow)		(9) \$ 0.00
10. Property preservation expenses. Specify: _____		(10) \$ 0.00
11. Other. Specify: _____		(11) \$
12. Other. Specify: _____		(12) \$
13. Other. Specify: _____		(13) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Debtor 1 Charles L. Smith  
First Name Middle Name Last Name

Case number (if known) 18-21908-dob

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

☒ /s/Phillip Raymond

Date 4/5/2019

Signature

Print: Phillip Raymond  
First Name Middle Name Last Name

Title Bankruptcy Agent

Company McCalla Raymer Leibert Pierce, LLC, agent for Freedom Mortgage Corporation

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 732-692-6872

Email Phillip.Raymond@mccalla.com

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

**In re:**

Charles L. Smith

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)  
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)

**Case No.** 18-21908-dob

**Chapter** 13

**JUDGE:** Daniel S. Opperman.BayCity

**EXHIBIT B**

ITEMIZATION OF CLAIM

• Attorney fees:			\$250.00
10/23/2018	Review and Analysis of Schedules, Plan, Docket, Loan Docs	\$250.00	
• Bankruptcy/Proof of Claim Fees:			\$650.00
12/10/2018	Preparation and Filing of Proof of Claim	\$400.00	
10/25/2018	Preparation of the POC 410A History	\$250.00	
• <b>TOTAL POSTPETITION FEES, EXPENSES, AND CHARGES:</b>			<b>\$900.00</b>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322 (b)(5) and Bankruptcy Rule 3002.1

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

In Re: Charles L. Smith

Bankruptcy Case No.: 18-21908-dob  
Chapter: 13  
Judge: Daniel S.  
Opperman.BayCity

CERTIFICATE OF SERVICE

I, Phillip Raymond, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Charles L. Smith  
21521 Kramer  
Saint Clair Shores, MI 48080

John A. Steinberger  
17515 W. 9 Mile Road  
Suite 420  
Southfield, MI 48075

*(served via ECF Notification)*

Thomas W. McDonald  
3144 Davenport  
Saginaw, MI 48602

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE  
AND CORRECT.

Executed on: 4/5/2019 By: /s/Phillip Raymond  
(date) Phillip Raymond  
Agent for Freedom Mortgage Corporation